

TRAVEL INSURANCE (29/10/21)



Slowly and cautiously, international travel is resuming. Great!

WMT has always advised course delegates to purchase travel insurance that is fit for purpose. It seems timely to re-visit this important topic and share this advice more widely.

The travel insurance industry, like related service providers (airlines, tour operators), has suffered collateral damage from the pandemic and adjustments are ongoing; terms and conditions have been refined, some key insurance players have lost their underwriters so aren't selling new policies and the evolving cover offered for coronavirus related claims requires scrutiny.

What's the point of travel insurance?

Insurance intends to cover unforeseen losses. Even valid claims might be subject to conditions, caveats or limits as flagged up in these examples:

Coronavirus: Do your trip plans follow FCDO advice (Foreign Commonwealth and Development Office). If this advice changes before you depart, will you be reimbursed if you can't travel and have paid out for flights, accommodation, or other services? Who pays the bill if you need to quarantine abroad?

Disclosure - known medical conditions: If your companion can't travel for a known medical reason, and you both want to cancel, did you declare their condition at the time of taking out a policy?

Baggage / possessions: You may not need this with travel insurance if your home contents policy covers you. High value single items such as a camera might have a claim limit (a pay-out cap) unless specifically itemised and insured for the full replacement cost.

Risky activities: For mountain sports, cover might be specific to a maximum altitude, contingent on having a guide (which particularly applies to skiers) or if skiing on or off piste (with or without a guide). Do you appreciate the distinction between ski touring and ski mountaineering?

Rescue: Who pays for a helicopter or ski piste "blood wagon"?

Hospitalisation: A GHIC/EHIC may defray some costs for medical treatment in Europe (see below) but not all costs, and NEVER for medical repatriation.

Repatriation: Getting medically repatriated is costly and can account for 50% of the cost of a claim.

14-day cooling off period

Consumers have a 14-day cooling off period in which to cancel a travel insurance policy. Use this time to scrutinise the policy details once again. Ask yourself "what if?" and check that cover is in place.

Case studies

These real insurance cases illustrate how conscientious travellers can fall short when obtaining travel insurance.

Case 1 - Paraglider pilot helicopter rescue in Switzerland

Anna, a paraglider pilot travelling to Switzerland for a competition, purchased helicopter rescue insurance through her Garmin inReach account (her GPS tracker). She had an accident and was helicopter rescued. However, it turns out that paragliding was specifically EXCLUDED from the rescue policy (one sentence in a 10-page document). Fortunately, Anna did have another policy which covered the hospital treatment and overnight stay. That policy had an altitude ceiling of 3000m and the accident happened below that altitude so cover kicked in, but not for the helicopter rescue. She is still awaiting that bill but is thankful she made a rapid and full recovery. Anna later learned that she could have joined a local “club” for about £30 that included annual mountain sports helicopter rescue in that region of Switzerland. Inexplicably, the competition organisers didn’t share this option with visiting pilots.

Lessons learned: comb through the fine print for relevant exclusions and research local rescue options.

Case 2 - Skier with undeclared past medical history

Mark, a keen 66-year-old skier, purchased annual insurance cover with a well-known insurance brand. Most weeks he jets out to Europe for a long weekend of skiing. For the past year he’s been undergoing investigations related to pain in his right upper abdomen which he did not disclose when his insurance auto renewed. He didn’t think to mention it because, at the time, no treatment had been recommended or started.

Mark now has gall bladder surgery scheduled before ski season starts so he reviews the insurance policy he has and makes three findings. Firstly, his policy does include “winter sports cover” but the total number of ski days per year is 31, which Mark knows he will exceed. Secondly, the policy does not include off piste skiing UNLESS with a guide (which he never uses). Third, Mark realises he confused the total number of ski days allowed in a season (31) with the *single trip limit*.

If he made a claim with the policy as it stands, the insurers would be entitled to request his ski pass details (he buys a season pass so there will be an electronic record of its use) and his medical records. Mark’s cooling off period has lapsed.

Lessons learned: disclose anything that might result in a claim. What should Mark do now? He should come clean with his insurer. If he is lucky, they may cancel or amend his policy. However, Mark may need to purchase a more suitable policy.

Case 3 - Inappropriate insurance for off piste skiing

A WMT delegate on Mountain Medicine on Skis bought a cheap travel insurance policy and paid a supplement for winter sports cover. The 66-page policy document was impossible to digest. Buried in it was the condition that cover is not extended if a claim is made if skiing when there is a LEVEL 3 avalanche risk in resort. This is an absurd condition. It’s completely possible to ski safely on piste and off piste during a level 3 risk if you are careful and have local knowledge and experience. NOT every slope will pose the same risk. This policy would have been fine for a beach holiday but not for an off piste ski course.

Lesson learned: beware of general policies that require a supplement or add on premium to cover specialised risks, such as skiing. Instead, go directly to a specialist insurer. Similarly, some credit cards might include travel insurance but they will certainly exclude higher risk activities.

Single trip or annual insurance & policy customisation?

The frequent traveller may find that an annual policy is better value than several single trip policies. You'll need to define the geographic limits of your policy. This isn't as obvious as you'd think; for example, some "Europe" policies cover North African countries but others don't. If you plan to travel to North America, the premium will go up. What risky activities will you undertake? You may not have decided yet, or you may have made plans for several trips to the alps with an ascent of Mont Blanc followed by a guided expedition to climb a 6000m peak in South America.

With evolving government coronavirus regulations, many people will remain cautious and plan their holidays one trip at a time. With either single trip or annual cover, how flexible is your policy? Can you amend it before you travel – or while you're travelling if your plans change (because you decide to take a scuba diving course)? Ask the question before purchasing cover.

Can you dial up levels of cover for baggage (if you have high value possessions), cancellation (if you have paid in advanced for an expensive trip) or opt for a higher excess (the amount deducted from a claim) to get a lower the premium?

Insuring valuables and making a claim

If making claim due to theft, you will be more successful if you can provide a police report (and demonstrate you took reasonable steps to keep your gear safe). If the local police won't help, get your local tour operator, hotel, or activity provider to provide a written statement. You will also need purchase receipts or at least evidence on a credit card statement.

Is replacement cover "new for old" or will age and wear and tear reduce any pay out? Best to leave valuables, jewellery, family heirlooms and sentimental irreplaceable possessions at home.

Is your kit covered if left in a tent or locked car? Does cover include damage caused "in use" or only if stolen?

Working abroad

Check the policy covers "working" overseas if you're heading to be an event or expedition doctor or going on a course (including with WMT). The BMC (British Mountaineering Council) sells specialist policies but they only cover leisure travel. Snowcard covers non-manual work, and this includes WMT courses involving skiing and the Morocco expedition (including climbing Toubkal at 4167m). Snowcard advise you should always let them know if you're going as a medic on a trip before travelling so they are satisfied with the risks involved.

GHIC & EHIC

Don't forget to order the new Global Health Insurance Card if your EHIC card has expired. It's free to do so. You can use a GHIC or an EHIC (until it expires) in an EU country. However, note that one of the biggest changes since the UK left the EU is that the GHIC and most EHICs no longer give UK nationals access to healthcare in Iceland, Liechtenstein, Norway, or Switzerland as they did before. Curiously, you can use a UK passport to get medically necessary healthcare in Norway (for example emergency treatment, or to treat a pre-existing conditions) but cruises visiting Norway are not covered.

EHIC and GHIC do not confer any rescue or repatriation insurance. Some people living in the UK may be entitled to a NEW EHIC card that covers more countries. This Moneysavingexpert page is clearer than the government GHIC/EHIC pages. <https://www.moneysavingexpert.com/travel/free-ehic-card/>

<https://www.gov.uk/global-health-insurance-card>

Working abroad

If you're working as a health professional on a trip abroad, you need indemnity insurance, which covers professional liability, and is different to travel insurance. You need indemnity if in a paid, subsidised, or voluntary capacity.

What travel insurance do WMT directors have?

WMTs directors have annual Snowcard travel insurance policies. What we particularly like about Snowcard, aside from it is fast and easy to get an online quotation, is that you can log in and amend a policy and just pay the additional premium required (if applicable). For example, you could take out a Europe policy, but later upgrade that to Worldwide, or you could take out the "Adventure Plus" policy and later increase this to a higher category to cover more risky activities. (Note: they don't cover polar travel, ski instructor training or paragliding/skydiving). www.snowcard.co.uk

In summary, sourcing a suitable travel insurance policy takes time and research.

Be mindful to:

- Anticipate the risky activities you will undertake and where you might travel to.
- Disclose pre-existing medical conditions and anything special/unique about your intended travels. Remember, insurance companies are concerned with RISK.
- Check the full policy details during the 14-day cooling off period.
- Shop around and compare prices. The cheapest policy may be only just that - cheap.
- Obtain documentation if you need to make a claim.
- Take care to minimise insurable losses.

Have a travel insurance story to tell? We welcome your input.

Barry Roberts

WMT Commercial Director

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wmt@wildernessmedicaltraining.co.uk

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